Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name		
Write the name that is on yo government-issued picture	ur Gloria First name	First name
identification (for example, your driver's license or	Y Middle name	Middle name
passport). Bring your picture	Mejia Garcia	
identification to your meeting with the trustee.	Last name	Last name
with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security	xxx - xx - <u>6926</u>	XXX - XX
number or federal Individual Taxpayer Identification number	OR	OR
identification number	9 xx - xx	9 xx - xx

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Debtor 1 Gloria Y Document Mejia Garcia

Page 2 of 70

Case Number (if known) ______

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2320 W. Addison Ave. Number Street Unit Apt. 1	Number Street
		Chicago IL 60618 City State ZIP Code COOK County	City State ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	□I have another reason. Explain. (See 28 U.S.C. § 1408

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Gloria Y Document Mejia Garcia

Debtor 1

Page 3 of 70

Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	■ Chapter 7 □ Chapter 11					
	under						
		☐ Chap	oter 12				
		☐ Chap	oter 13				
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 					
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number		
					MM / DD / YYYY		
			District None	When	Case Number		
					MM / DD / YYYY		
			District	When	Case Number		
					MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being filed by a spouse who is	■ No	Debtor		Relationship to you		
	not filing this case with you, or by a business parter, or by affiliate?				Case Number, if known		
			Debtor		Relationship to you		
			District	When	Case Number, if known		
_					WINT DOT TITT		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obtaresidence?	ained an eviction judgme	nt against you and do you want to stay in your		
			■ No. Go to line 12 □ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an E	viction Judgment Against You (Form 101A) and file it with	1	

Case 16-11267 Entered 03/31/16 17:49:49 Filed 03/31/16 Doc 1 Desc Main Page 4 of 70

Document Mejia Garcia Gloria Debtor 1 Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of	business			
Number Street Number Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property Number Street Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that a spray of the definition of the definition of the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? Where is the property? Number Street			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.					
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any						
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	 ,	State ZIP	Code

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Gloria Debtor 1 Middle Name

Document Mejia Garcia

Page 5 of 70 Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Receive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Document Y Mejia Garcia

Gloria

Debtor 1

Entered 03/31/16 17:49:49 Desc Ma Page 6 of 70 Case Number (if known)

	First Name	Middle Name La	ast Name				
Pa	rt 6: Answer These Question	ns for Reporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.					
		money for a business No. Go to line 16c Yes. Go to line 17		eration of the business or ir			
			s you owe that are not consumer	debts of business debts.			
17.	Are you filing under Chapter 7?	_	nder Chapter 7. Go to line 18.	at after any exempt property	v is evaluated and		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that xpenses are paid that funds will l				
18.	How many creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000)	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-\$	\$50 million \$100 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pa	tt 7: Sign Below						
For	you	correct. If I have chosen to file unde	on, and I declare under penalty of er Chapter 7, I am aware that I m de. I understand the relief availa	ay proceed, if eligible, unde	er Chapter 7, 11,12, or 13		
			e and I did not pay or agree to pa ned and read the notice required	-	attorney to help me fill out		
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		_	e statement, concealing property, result in fines up to \$250,000, or i19, and 3571.				
		/s/ Gloria Y Mejia Signature of Debtor 1	a Garcia	Signature of	Debtor 2		
		Executed on 03/31 MM	//2016 // DD / YYYY	Executed on	MM / DD / YYYY		

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 7 of 70

Debtor 1	Gloria	Y	Mejia Garcia_	Case Number (if known)
	First Name	Middle Nome	Loot Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lizette Villegas	Date	Date: 03/31/2016		
Signature of Attorney for Debtor	Bato	MM / DD / YYYY		
Lizette Villegas				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago	IL	60603		
City	State	ZIP Code		
Contact Phone 312-332-1800	_ Email add	_{dress} _ ndil@geracilaw.com		
6313133	IL			
Bar number	State			

Debtor 1	Gloria	Υ	Mejia Garcia
	First Name	Middle Name	Last Name
Debtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)
ase Number		Tule . <u>NORTHERN</u> District of	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
1a. Cop	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B y line 62, Total personal property, from Schedule A/B y line 63, Total of all property on Schedule A/B	\$ 0 \$ 1,120 \$ 1,120
2a. Copy 3. Schedul 3a. Copy	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Your liabilities Amount you owe \$0 \$0 \$82,977
Copy you	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,863.83

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 9 of 70 Document

Gloria Debtor 1 Mejia Garcia Case Number (if known) _

First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 4,044.95 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$_44,079.00 9d. Student loans. (Copy line 6f.) 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

priority claims. (Copy line 6g.)

\$ 0.00

Fill in this in		6 11267 Doc 1 I	ilod 02/21/16	Entered 03/31/16 17:49:49 0 of 70	Desc	Main	
			М.". О	0 01 70			
Debtor 1	Gloria First Name	Middle Name	Mejia Garcia				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)			N 1 '6'11'	
Case Number (If known)			_		_	theck if this is mended filing	an
Official F	orm 106A	/B		<u></u>		g	
	e A/B: Pr						12/15
ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and accur ct information. If more space is se number (if known). Answer e sidence, Building, Land, or Other	rate as possible. If two man needed, attach a separate very question. Real Esate You Own or Have		ally		
No. Yes.	Describe	egal or equitable interest in any portion you own for all of your e	-				
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
you own that so O3. Cars, vans No. Yes. O4. Watercraft Examples: No. Yes. Add the dol	Describe Describe Describe Describe Describe	·	port it on Schedule G: Exercises ional vehicles, other vehicles, snowmobiles, motorcycle activities fro Part 2, including	ccessories g any entries for pages			\$ 0.00
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,							
Do you own o		or equitable interest in any of the	ne following items?		po Do	rrent value of the rtion you own? not deduct secured exemptions	
	•	furniture, linens, china, kitchenware	table & chairs, bedroom set		\$500		
	Televisions and rad	dios; audio, video, stereo, and digital dincluding cell phones, cameras, medi	equipment; computers, printers	scanners; music		\$	500.00
Yes.	Describe	Flat screen TV, computer, printer, m	nusic collection, cell phone		\$300	\$	300.00
	Antiques and figuri	nes; paintings, prints, or other artwork collections; other collections, memora		bjects;			
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 706176 Schedule A/B: Property Page 1 of 6

Gloria Debtor 1

Case 16-11267 Doc 1

Entered 03/31/16 17:49:49 Page 11 of 70 umber (if known)

Desc Main

First Name

Middle Name

Filed 03/31/16 Mejia Garcia Document Last Name

09.	Examples:		hobbies ic, exercise, and other hobby equipment; bicycles, pool tables, g susical instruments	olf clubs, skis; canoes	
	No. Yes.	Describe			0.00
10.	Firearms Examples:	Pistols, rifles, sho	uns, ammunition, and related equipment		\$0.00
	Yes.	Describe			s 0.00
11.	Clothes Examples:	Everyday clothes,	urs, leather coats, designer wear, shoes, accessories		· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe	Everyday clothing, shoes, accessories	\$150	\$ <u> </u>
12.	Examples: gold, silver	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewe	elry, watches, gems,	
	Yes.	Describe	Everyday jewelry, costume jewelry	\$100	\$ <u>100.0</u> 0
13.	Non-farm a Examples: No.	animals Dogs, cats, birds,	orses		
	Yes.	Describe	Turtle	\$0	\$ 0.00
14.	Any other No.	personal and h	usehold items you did not already list, including any h	nealth aids you did not list	
	Yes.	Describe	Books, CDs, DVDs & Family Photos	\$20	\$ 20.00
15.			of your entries from Part 3, including any entries for pa		\$1,070.00
		Describe Your Fi	er hereancial Assets	>	
Do	you own o	have any lega	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Examples:	Money you have i	your wallet, in your home, in a safe deposit box, and on hand wh	nen you file your petition	
	Yes.	Describe			
17.					\$ 0.00
		Checking, savings	or other financial accounts; certificates of deposit; shares in crecity you have multiple accounts with the same institution, list each.	dit unions, brokerage houses,	\$0.00
	Examples: and other s	Checking, savings		dit unions, brokerage houses,	\$
18.	Examples: and other s No. Yes. Bonds, mu Examples:	Checking, savings imilar institutions. Describe	Account Type: Savings Account Institution ame: US Bank	dit unions, brokerage houses,	\$0.00
18.	Examples: and other s No. Yes.	Checking, savings imilar institutions. Describe	Account Type: Institution name: Savings Account Checking Account US Bank US Bank ublicly traded stocks	tit unions, brokerage houses,	\$0.00 \$50.00 \$50.00
	Examples: and other s No. Yes. Bonds, mu Examples: No. Yes.	Checking, savings imilar institutions. Describe tual funds, or p Bond funds, inves Describe	Account Type: Institution name: Savings Account Checking Account US Bank US Bank Us Bank Us Bank Us Bank Us Bank		\$

Gloria Debtor 1

Case 16-11267

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49

| Document | Page 12 of and Our Output | Document | Page 12 of and Output | Document | Page 12 of and Output | Page 13 of and Output | Page 13 of and Output | Page 14 of and

Desc Main

	First Name		Middle Name Last	Name				
20.	Negotiable instru	uments include	e bonds and other negotiable and no e personal checks, cashiers' checks, promis e those you cannot transfer to someone by	sory notes, and money order				
	No.		,					
	Yes. De	scribe	Issuer name:				\$	0.00
21.	Retirement or p Examples: Intere		ounts RISA, Keogh, 401(k), 403(b), thrift savings a	ccounts, or other pension or	profit-sharing plans		-	
	Yes. De		Type of account and Institution name: 401(k) or similar plan	Northwestern Memoria	l Hospital		\$	Unknown
22.	Security depos	its and prep	payments				\$	0.00
			sits you have made so that you may continundlords, prepaid rent, public utilities (electric		•			
	Yes. De	scribe	Institution name or individual:					
23.	Annuities (A co	ontract for a	periodic payment of money to you,	either for life or for a nui	nber of years)		\$	0.00
	=	scribe	Issuer name and description:					
24.	26 U.S.C. §§ 530		RA, in an account in a qualified ABLE b), and 529(b)(1).	E program, or under a qι	alified state tuition progra	m.	\$	0.00
	No. Yes. De	escribe	Institution name and description. Sepa	arately file the records of	any interests.11 U.S.C. § 52	21(c):	\$	0.00
25.	Trusts, equitab	le or future	interests in property (other than any	thing listed in line 1), an	d rights or powers		· 	
	Yes. De	scribe					\$	0.00
26.		_	marks, trade secrets, and other intellmes, websites, proceeds from royalties and				· 	
	Yes. De	scribe					•	0.00
27.			other general intangibles				*	
	No.		cclusive licenses, cooperative association h	oldings, liquor licenses, profe	ssional licenses			
	Yes. De	escribe					\$	0.00
Мо	ney or property	owed to you	J?				Current value of portion you own Do not deduct secu or exemptions	1?
28.	Tax refunds ow	ved to you						
	Yes. De	scribe					\$	0.00
29.	Family support Examples: Past of No.		um alimony, spousal support, child support,	maintenance, divorce settler	nent, property settlement		<u> </u>	
	=	scribe					¢	0.00
30.	Social Security b	id wages, disa	wes you ability insurance payments, disability benefit d loans you made to someone else	s, sick pay, vacation pay, wo	rkers' compensation,		\$	0.00

0.00

Case 16-11267 Doc 1 Gloria Debtor 1

First Name

Middle Name

Filed 03/31/16

Discussion Filed 03/31/16

Discussion Filed 03/31/16

Entered 03/31/16 17:49:49 Page 13 of and Dumber (if known) Desc Main

31.	Examples: H	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No. Yes.	Describe	Company Name & Beneficiary: Term life insurance - No Cash Surrender Value	
32.	Anv interes	t in property th	at is due you from someone who has died	\$0.00
	If you are the	e beneficiary of a lacause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive	_
	Yes.	Describe		\$0.00
33.	Examples: A	Accidents, employr	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	_
	Yes.	Describe		\$0.00
34.	No.		uidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.	Any financi No.	al assets you d	id not already list	
	Yes.	Describe		\$0.00
36.	Add the dol	lar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. W	rite that numbe	er here>	\$50.00
P	art 5: Do	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.		n or have any le	gal or equitable interest in any business-related property?	
	No. Yes.			
				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts re	eceivable or co	mmissions you already earned	or exemptions
	Yes.	Describe		\$ 0.00
39.			ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	<u> </u>
	No.	D		
	Yes.	Describe		\$0.00
40.	Machinery, No.	fixtures, equip	ment, supplies you use in business, and tools of your trade	
	Yes.	Describe		\$0.00
41.	Inventory No.			
	Yes.	Describe		\$0.00
42.		-	r joint ventures	
	No. Yes.	Describe	Name of Entity and Percent of Ownership:	
43.	Customer li	ists, mailing lis	ts, or other compilations	\$0.00
	No. Yes.	Describe		\$ 0.00

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 14 of Policy Page

44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49

Document Page 15 of Polymber (if known) Case 16-11267 Gloria Debtor 1

First Name Middle Name

Desc Main

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 1,070.00	
58. Part 4: Total financial assets, line 36	\$ 50.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 1,120.00	\$ 1,120.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$1,120.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 706176

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Fill in this in	nformation to ident	ify your case:	
Debtor 1	Gloria	Υ	Mejia Garcia
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(otato)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
=	ming state and federal nonbankrupte		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>500</u>	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_300	\$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothing, shoes, accessories	_{\$_} 150	 \$	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 706176	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Debtor 1 Gloria

Document

Page 17 of 70 Case Number (if known)

Middle Name

Last Name

description:	urtle	Copy the value from Schedule A/B		
description:	rurtle	Scriedule A/D	Check only one box for each exemption	
		\$ <u> </u>	 \$	735 ILCS 5/12-1001(b) - \$0.00
	13		100% of fair market value, up to any applicable statutory limit	
	Books, CDs, DVDs & Family Photos	\$_20	<u></u> \$	735 ILCS 5/12-1001(a) - \$20.00
Line from Schedule A/B: 1	14		100% of fair market value, up to any applicable statutory limit	
Brief S description:	Savings Account, US Bank , 0.00	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B: 1	17		100% of fair market value, up to any applicable statutory limit	
	Checking Account, US Bank ,	\$ <u>50</u>	_ \$	735 ILCS 5/12-1001(b) - \$50.00
Line from Schedule A/B: 1	17		100% of fair market value, up to any applicable statutory limit	
	.01(k) or similar plan, Northwestern Memorial Hospital , 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B: 2	21		100% of fair market value, up to any applicable statutory limit	
	erm life insurance - No Cash Surrender Value	\$Unknown		735 ILCS 5/12-1001(f) - \$0.00
Line from Schedule A/B: 3	31		100% of fair market value, up to any applicable statutory limit	
(Subject to adjustm	a homestead exemption of more to nent on 4/01/16 and every 3 years equire the property covered by the	after that for cases filed on	•	

		Caso 16	11267 Doc 1	Filad 02/21/16 F	Entored 03	3/31/16 17	·10·10	Desc Main	
Fill	in this in	formation to iden	tify your case:		8 of		.43.43	Desc Main	
Deb	otor 1	Gloria	Υ	Mejia Garcia					
		First Name	Middle Name	Last Name					
l	otor 2								
(Spot	use, if filing)	First Name	Middle Name	Last Name					
Unit	ted States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _						
Cas	e Number			(State)				Check if this	s is an
l .	nown)							amended fil	ing
Offic	rial Fo	orm 106D							
			rs Who Have Clain	se Secured by Dr	onorty				12/15
			possible. If two married people			nsible for supply	ina correct		
informa	ation. If n	nore space is nee	eded, copy the Additional Page e and case number (if known)	, fill it out, number the entri				ny	
1. Do	any cred	ditors have claims	s secured by your property?						
	No. Ch	eck this box and s	submit this form to the court with	your other schedules. You h	have nothing else	e to report on this	form.		
	Yes. Fill	in all of the inforn	nation below.						
Par	11: L	ist All Secured Cla	aims					_	_
2. Li	ist all sec	cured claims If a	creditor has more than one sec	ured claim, list the creditor se	enarately	Colun		Column A	Column C
			one creditor has a particular cla	,	, ,		int of claim	Value of collateral that supports this	Unsecured portion
A	s much a	s possible, list the	claims in alphabetical order ac	cording to the creditors name	e.		of collateral	claim	If any

		Caso 16 11267	Doc 1	Filad 02/21/16	Entered 03/31/16 17:49	:49 D	esc Mai	n
Fil	l in this inf	formation to identify your ca	se:		9 of 70			
De	ebtor 1	Gloria	Υ	Mejia Garcia				
D.	DIOI 1	First Name	Middle Name	Last Name				
De	ebtor 2							
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Uı	nited States	Bankruptcy Court for the : <u>NOR</u>	RTHERN District					
Ca	ase Number			(State)			Check	if this is an
(II	known)						amend	led filing
Off	cial Fo	orm 106E/F						
ich	edule	E/F: Creditors Wh	o Have U	nsecured Claims				12/15
ist the second is the second i	ne other pa Property (Cors with padd, copy the any addition	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a	cts or unexpired Schedule G: Ex are listed in Scho umber the entrie e and case numb	leases that could result in a recutory Contracts and Une redule D: Creditors Who Have is in the boxes on the left. A	s and Part 2 for creditors with NONPRIO a claim. Also list executory contracts on expired Leases (Official Form 106G). Do ye Claims Secured by Property. If more settach the Continuation Page to this page	Schedule not include space is		
1 D	o any cred	litors have priority unsecure	d claims agains	t vou?				
	_	to Part 2.	a olamo agamo	. you.				
Ī	Yes.	to Fait 2.						
		our priority unsecured claims	s. If a creditor ha	s more than one priority uns	ecured claim, list the creditor separately for	or each clair	n. For	
r u	onpriority a	amounts. As much as possible claims, fill out the Continuation	e, list the claims in Page of Part 1.	n alphabetical order according If more than one creditor ho	iority amounts, list that claim here and sho ng to the creditor's name. If you have more lds a particular claim, list the other credito	e than two p	riority	
(гогап ехр	lanation of each type of claim,	, see the instruct	ions for this form in the instit	·	claim	Priority	Nonpriority
							amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY U	Unsecured Claims	5				
3. D	o any cred	litors have nonpriority unsec	cured claims aga	ainst you?				
	No. You	u have nothing to report in this	s part. Submit th	is form to the court with your	other schedules.			
	Yes.							
n ir	onpriority to	unsecured claim, list the credit	tor separately for for holds a partic	each claim. For each claim	or who holds each claim. If a creditor has listed, identify what type of claim it is. Do notions in Part 3.If you have more than three	not list claim	is already	
	_	it the continuation rage or re	JI (2.					Total claim
4.1	Accepta Creditor's N	nce NOW	Las	t 4 digits of account number	0308			\$ <u>4,662.00</u>
		eadquarters Dr	Who	en was the debt incurred?	2012-2013			
	Number	Street						
			As	of the date you file, the claim	is: Check all that apply.			
	Plano	TX 750	24	Contingent Unliquidated				
	City Who owes	State Zip (Code \square	Disputed				
	Debtor 1		Ш	•				
	Debtor 2	•	<u>Ту</u> р	e of NONPRIORITY unsecure	d claim:			
	Debtor 1	and Debtor 2 only		Student loans				
	At least	one of the debtors and another	_	Obligations arising out of a separ	-			
	_	if this claim relates to a unity debt	_	that you did not report as priority Debts to pension or profit-sharing				
		n subject to offest?	Ш	pesis to perision or pront-sharing	g piano, and other offilial debits			
	No			Other. Specify Housing/Ren	ntal/Lease			
	Yes							

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 20 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Advocate IL Masonic Phys. Grp. \$ 400.00 Last 4 digits of account number ___ Creditor's Name 75 Remittance Dr., Ste. 6994 When was the debt incurred? Number 4.2 As of the date you file, the claim is: Check all that apply Contingent 60675 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes AMCA \$ 300.00 Last 4 digits of account number 4.3 Creditor's Name P.O. Box 1235 When was the debt incurred? Number Street 4.3 As of the date you file, the claim is: Check all that apply Contingent 10523 Elmsford NY Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Armitage Oral Surgery 6926 \$ 100.00 4.4 Last 4 digits of account number Creditor's Name 2220 W. Armitage Ave When was the debt incurred? Street Number 4.4 As of the date you file, the claim is: Check all that apply Contingent Chicago 60647 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify _

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Page 21 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Arnold Scott Harris PC \$ 2,500.00 Last 4 digits of account number ____ Creditor's Name 111 W Jackson Blvd Ste 600 When was the debt incurred? Number 4.5 As of the date you file, the claim is: Check all that apply Contingent 60604 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Asset Acceptance \$ 800.00 Last 4 digits of account number 4.6 Creditor's Name PO Box 795161 When was the debt incurred? Number Street 4.6 As of the date you file, the claim is: Check all that apply Contingent 78279-5161 San Antonio TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes AT T U-Verse 8162 \$ 152.00 4.7 Last 4 digits of account number Creditor's Name 2015-2015 Po Box 3097 When was the debt incurred? Number Street 4.7 As of the date you file, the claim is: Contingent Bloomington 61702 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

that you did not report as priority claims

Other. Specify ___Collecting for Creditor

Debts to pension or profit-sharing plans, and other similar debts

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Page 22 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Bank of America \$ 1,500.00 Last 4 digits of account number Creditor's Name 2014 PO Box 15168 When was the debt incurred? Number 4.8 As of the date you file, the claim is: Check all that apply Contingent Wilmington DF 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N.A. \$ 302.00 4.9 Last 4 digits of account number 2014-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street 4.9 As of the date you file, the claim is Contingent Norfolk 23502 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Unknown Credit Extension Yes Chase Bank -DD1 \$ 900.00 Last 4 digits of account number 4.10 Creditor's Name PO Box 15298 When was the debt incurred? Number Street 4.10 As of the date you file, the claim is: Check all that apply Contingent Wilmington 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 23 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Check Into Cash \$ 2,500.00 4.11 Last 4 digits of account number Creditor's Name 2015 5851 S. Kedzie Ave When was the debt incurred? Number 4.11 As of the date you file, the claim is: Check all that apply Contingent 60629 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify PayDay Loan Yes Chicago Tribune \$ 20.00 Last 4 digits of account number 4.12 Creditor's Name Box 7904 When was the debt incurred? Number Street 4.12 As of the date you file, the claim is: Check all that apply Contingent 60650 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Membership/Subscription Yes CITY OF Rolling Meadows 6222 \$ 200.00 Last 4 digits of account number 4.13 Creditor's Name 2014-2014 1700 Kiefer Dr Ste 1 When was the debt incurred? Number Street 4.13 As of the date you file, the claim is: Contingent Zion 60099 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Collecting for Creditor

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 24 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Commonwealth Edison \$ 700.00 Last 4 digits of account number Creditor's Name 2014 3 Lincoln Center 4th Floor When was the debt incurred? Number 4.14 As of the date you file, the claim is: Check all that apply Contingent Oakbrook Terrace 60181 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes Cortrust Bank \$ 700.00 4.15 Last 4 digits of account number Creditor's Name PO Box 469005 When was the debt incurred? Number Street 4.15 As of the date you file, the claim is: Check all that apply Contingent 60646 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Credit One Bank 5809 \$ 406.00 Last 4 digits of account number 4.16 Creditor's Name 2014 PO Box 60500 When was the debt incurred? Street Number 4.16 As of the date you file, the claim is: Check all that apply Contingent City Of Industry 91716 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 25 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Crest Financial \$ 100.00 Last 4 digits of account number _ Creditor's Name 2014 61 West 13490 South When was the debt incurred? Number 4.17 As of the date you file, the claim is: Check all that apply Contingent UT 84020 Draper Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed DEPT OF ED/Navient 0223 \$ 3,674.00 4.18 Last 4 digits of account number Creditor's Name 2012-2016 Po Box 9635 When was the debt incurred? Number Street 4.18 As of the date you file, the claim is: Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 0118 \$ 3,913.00 4.19 Last 4 digits of account number Creditor's Name 2011-2016 Po Box 9635 When was the debt incurred? Number Street 4.19 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Student loans

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 26 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim DEPT OF ED/Navient** \$ 4,204.00 Last 4 digits of account number _ Creditor's Name 2012-2016 Po Box 9635 When was the debt incurred? Number 4.20 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ DEPT OF ED/Navient 1105 \$ 4,230.00 4.21 Last 4 digits of account number Creditor's Name 2009-2016 Po Box 9635 When was the debt incurred? Number Street 4.21 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes DEPT OF ED/Navient 1105 \$ 4,596.00 Last 4 digits of account number 4.22 Creditor's Name 2009-2016 Po Box 9635 When was the debt incurred? Number Street 4.22 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 27 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** DEPT OF ED/Navient \$ 8,140.00 Last 4 digits of account number _ Creditor's Name 2011-2016 Po Box 9635 When was the debt incurred? Number 4.23 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes East Dundee Police Department \$ 1,000.00 4.24 Last 4 digits of account number 120 Barrington Ave When was the debt incurred? Number Street 4.24 As of the date you file, the claim is: Check all that apply Contingent East Dundee 60118 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Fines Yes Erie Family Health Center 6926 \$ 1,000.00 Last 4 digits of account number 4.25 Creditor's Name 1701 W. Superior St When was the debt incurred? Street Number 4.25 As of the date you file, the claim is: Check all that apply Contingent Chicago 60622 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

that you did not report as priority claims

Other. Specify <u>Med</u>ical Debt

Debts to pension or profit-sharing plans, and other similar debts

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 28 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** FBCS Inc. \$ 3,000.00 Last 4 digits of account number ___ Creditor's Name 841 E. Hunting Park Ave. When was the debt incurred? Number 4.26 As of the date you file, the claim is: Check all that apply Contingent Philadelphia PA 19124 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes HSBC BANK Nevada N.A. 3704 \$ 506.00 Last 4 digits of account number Creditor's Name 2013-2013 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street 4.27 As of the date you file, the claim is: Contingent Norfolk 23502 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Unknown Credit Extension Yes Illinois State Toll Hwy Auth 0599 \$ 500.00 Last 4 digits of account number 4.28 Creditor's Name 2700 Ogden Ave When was the debt incurred? Number Street 4.28 As of the date you file, the claim is: Check all that apply Contingent **Downers Grove** 60515-1703 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

that you did not report as priority claims

Fines

Other. Specify _

Debts to pension or profit-sharing plans, and other similar debts

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 29 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Laboratory Corp. of America \$ 300.00 Last 4 digits of account number _ Creditor's Name PO Box 8015 When was the debt incurred? Number 4.29 As of the date you file, the claim is: Check all that apply Contingent Burlington NC 27216-8015 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes LifeStorage of Wrigleyville \$ 300.00 4.30 Last 4 digits of account number Creditor's Name 2015 3323 W. Addison When was the debt incurred? Number Street 4.30 As of the date you file, the claim is: Check all that apply Contingent 60618 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Debt Owed Yes Linebarger Goggan Blair & 3010 \$ 250.00 Last 4 digits of account number 4.31 Creditor's Name 2012 PO Box 06140 When was the debt incurred? Number Street 4.31 As of the date you file, the claim is: Check all that apply Contingent Chicago 60606 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 30 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Medical Recovery Specialists \$ 500.00 Last 4 digits of account number _ Creditor's Name 2250 E. Devon Ave., Ste. 352 When was the debt incurred? Number 4.32 As of the date you file, the claim is: Check all that apply Contingent Des Plaines 60018 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Navient \$ 1,274.00 4.33 Last 4 digits of account number Creditor's Name 2007-2016 Po Box 9500 When was the debt incurred? Number Street 4.33 As of the date you file, the claim is Contingent Wilkes Barre 18773 PA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Navient 0427 \$ 3,823.00 4.34 Last 4 digits of account number Creditor's Name 2007-2016 Po Box 9500 When was the debt incurred? Number Street 4.34 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 31 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Navient \$ 7,225.00 Last 4 digits of account number _ Creditor's Name 2007-2016 Po Box 9500 When was the debt incurred? Number 4.35 As of the date you file, the claim is: Check all that apply Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Nissan Motor Acceptanc 0001 \$ 5,000.00 4.36 Last 4 digits of account number Creditor's Name 2012-04-09 Po Box 660360 When was the debt incurred? Number Street 4.36 As of the date you file, the claim is: Contingent Dallas 75266 TX Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes Northwestern Memorial Hospital 6926 \$ 2,000.00 Last 4 digits of account number 4.37 Creditor's Name 2014 251 E. Huron St. When was the debt incurred? Number Street 4.37 As of the date you file, the claim is: Check all that apply Contingent Chicago 60611 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

community debt Is the claim subject to offest?

No

Official Form 106E/F

At least one of the debtors and another

Check if this claim relates to a

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Medical/Dental Services

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 32 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Penn Credit Corporation \$ 400.00 Last 4 digits of account number _ Creditor's Name PO Box 988 When was the debt incurred? Number 4.38 As of the date you file, the claim is: Check all that apply Contingent Harrisburg PA 17108-0988 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Peoples Gas \$ 1,000.00 Last 4 digits of account number 4.39 Creditor's Name 2014 130 E. Randolph Dr When was the debt incurred? Number 4.39 As of the date you file, the claim is: Check all that apply Contingent 60601-6207 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes QVC 7363 \$ 450.00 4.40 Last 4 digits of account number Creditor's Name 303 Miller St When was the debt incurred? Number Street 4.40 Dept. 05 As of the date you file, the claim is: Check all that apply Contingent Strasburg 17579 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only

No

Official Form 106E/F

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 33 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim SLM Financial CORP** \$ 0.00 Last 4 digits of account number _ Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number 4.41 As of the date you file, the claim is: Check all that apply Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes SLM Financial CORP 1105 \$ 0.00 Last 4 digits of account number Creditor's Name 2009-2010 11100 Usa Pkwy When was the debt incurred? Number Street 4.42 As of the date you file, the claim is: Contingent 46037 Fishers IN Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Yes Sprint 6926 \$ 1,500.00 Last 4 digits of account number Creditor's Name 2014 PO Box 7949 When was the debt incurred? Number Street 4.43 As of the date you file, the claim is: Check all that apply Contingent Overland Park 66207 Unliquidated

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Page 34 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** TigerDirect \$ 2,600.00 Last 4 digits of account number _ Creditor's Name 2014 1940 E. Mariposa Ave. When was the debt incurred? Number 4.44 As of the date you file, the claim is: Check all that apply Contingent CA 90245 El Segundo Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Debt Owed Yes Tmobile 0710 **\$** 190.00 4.45 Last 4 digits of account number Creditor's Name 2014-2014 8014 Bayberry Rd When was the debt incurred? Number 4.45 As of the date you file, the claim is Contingent Jacksonville 32256 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes University of Phoenix 6926 \$ 3,000.00 Last 4 digits of account number 4.46 Creditor's Name PO Box 29887 When was the debt incurred? Number Street 4.46 As of the date you file, the claim is: Check all that apply Contingent Phoenix 85038 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

that you did not report as priority claims

Other. Specify _

Debts to pension or profit-sharing plans, and other similar debts

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 35 of 70 Case Number (if known) Document Gloria Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Verizon Wireless **\$** 1,185.00 Last 4 digits of account number _ Creditor's Name 2015-2015 16 Mcleland Rd When was the debt incurred? Number 4.47 As of the date you file, the claim is: Check all that apply Contingent Saint Cloud MN 56303 Unliquidated City Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Unknown Credit Extension Yes Victoria's Secret \$ 500.00 Last 4 digits of account number 4.48 Creditor's Name Box 182510 When was the debt incurred? Number Street 4.48 As of the date you file, the claim is: Check all that apply Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes World Financial Network BANK 3982 \$ 475.00 Last 4 digits of account number 4.49 Creditor's Name 2014-2014 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street 4.49 As of the date you file, the claim is: Contingent Norfolk 23502 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Case 16-11267

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Page 36 of 70 Case Number (if known) Decument Gloria Debtor 1

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List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about you example, if a collection agency is trying to collect from you to 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional personal creditors here.	for a debt you o	owe to someone else, list the original creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	City of Chicago Bureau Parking		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 88292		Line 5 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street	•		Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago IL	60680	Last 4 digits of account number	1270
	City State Zip C		Last 4 digits of account number	
	Convergent Outsourcing		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name P.O. Box 9004		Line 6 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Depter WA	08057		6026
	Renton WA City State Zip C	98057 ode	Last 4 digits of account number	6926
	Portfolio Recovery Associates		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 12914		Line 9 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Norfolk VA City State Zip C	23541	Last 4 digits of account number	<u></u>
	Biehl & Biehl		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name PO Box 66415		Line 12 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		. (* * * * * * * * * * * * * * * * * * *	Part 2: Creditors with Nonpriority Unsecured Claims
		60666-041	Last 4 digits of account number	8624
	City State Zip C Allied Interstate	ode		
	Name		On which entry in Part 1 or Part 2 lis	
	PO Box 361684		Line 15 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Number Street			Part 2. Greators with Nonphority Offsecured Claims
	Columbus OH	43236-168	Last 4 digits of account number	<u>6926</u>
L	City State Zip C	ode		
	GC Services		On which entry in Part 1 or Part 2 lis	st the original creditor?
	Name 6330 Gulfton		Line 16 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Houston TX	77081	Last 4 digits of account number	5809
	City State Zip C		Last 4 digits of account number	

Official Form 106E/F

Case 16	6-11267 Doc 1	Filed 03		/31/16 17:49:49 Desc Main
otor 1 Gloria First Name	Middle Name	Last Name	arcia Case	Number (if known)
Northwest Collectors			On which entry in Part 1 or Part 2	list the original creditor?
Name		-	Line ²⁴ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
3601 Algonquin Rd., Ste. 500		-	Line or (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Number Street		_		Fatt 2. Creditors with Nonphonty offsecured Claims
Rolling Meadows	IL	60008-310	Last 4 digits of account number _	6926
City	State Zip C	Code		
CCB Credit Services		_	On which entry in Part 1 or Part 2	list the original creditor?
Name P.O. Box 272			Line 36 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Springfield	IL	62705	Last 4 digits of account number _	0001
City	State Zip C	Code		
Contract Callers Inc.		-	On which entry in Part 1 or Part 2	list the original creditor?
PO Box 212609			Line 39 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Augusta City	GA State Zip C	30917 -	Last 4 digits of account number _	<u>6926</u>
GC Services	State Zip C	Joue	On which entry in Part 1 or Part 2	list the original graditor?
Name		-	On which entry in Part 1 or Part 2	_
6330 Gulfton		-	Line 40 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Houston	TX	77081	Last 4 digits of account number	7363
City	State Zip C	-	Lust 4 digits of account number _	
Asset Recovery Solutions		_	On which entry in Part 1 or Part 2	list the original creditor?
Name 2200 W. Devon Ave., #200			Line 46 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims
		-		
Des Plaines		-	Last 4 digits of account number _	<u>6926</u>
City	State Zip C	Code		
ECMC		-	On which entry in Part 1 or Part 2	list the original creditor?
Name PO Box 75848, Lockbox 8682	2	_	Line 46 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Ocial Paul		-	l and d divide after a second arms.	6926
Saint Paul City	MN State Zip (_55175 _ Code	Last 4 digits of account number _	
Sunrise Credit Services	2.5			

Name P.O. Box 9168

Farmingdale

Number

City

Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

NY 11735

State Zip Code

Last 4 digits of account number _____ 0001

Line 47 of (Check one):

On which entry in Part 1 or Part 2 list the original creditor?

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 38 of 70 Case Number (if known) Document Gloria Debtor 1 Middle Name Last Name Solomon & Solomon P.C On which entry in Part 1 or Part 2 list the original creditor? Line 47 of (Check one): Part 1: Creditors with Priority Unsecured Claims P.O. Box 15019 Part 2: Creditors with Nonpriority Unsecured Claims Number Last 4 digits of account number ____ 0001 Albany NY 12212 State Zip Code Portfolio Recovery Associates On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 12914 Line 48 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number _____ 6926_____

VA 23541

State Zip Code

Norfolk

City

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 39 of 70 Case Number (if known)

Gloria Debtor 1

Document

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim \$
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	44.070.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$
	 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other 	6g.	\$\$44,079.00 \$0.00

Fil	l in thin int	Caco 16	11267 Doc 1	Filad 02/21/16		Desc Main
FIL	i in this in	ormation to iden	tily your case:		0 of 70	
De	ebtor 1	Gloria	Y	Mejia Garcia		
De	ebtor 2	First Name	Middle Name	Last Name		
	oouse, if filing)	First Name	Middle Name	Last Name		
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS_		
Ca	ase Number			(State)		Check if this is an
	f known)					amended filing
Off	icial Fo	orm 106G				
Sch	edule	G: Execut	ory Contracts and	Unexpired Leas	ses	12/1
nforn	nation. If m	ore space is nee	ded, copy the additional page	, fill it out, number the en	are equally responsible for supplying correct tries, and attach it to this page. On the top of an	у
additi	onal pages	s, write your nam	e and case number (if known)			•
1. D	_	-	contracts or unexpired leases			
_	_				ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B)	
_	→ Yes. Fill	in all of the inform	nation below even if the contrac	cts or leases are listed in 3	Scriedule A/B: Property (Official Form 106A/B)	
2. L i	ist separat	ely each person o	or company with whom you ha	ave the contract or lease.	Then state what each contract or lease is for (fo	or
	• •		cell phone). See the instruction	ns for this form in the instru	uction booklet for more examples of executory cor	ntracts and
u	nexpired le	ases.				
	Person or	company with wh	nom you have the contract or	lease	State what the contract or lease	is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State 7in	Codo		
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	City		State Zip	Code		
2.4						
	Name					
	Number	Street				
			2=			
	City		State Zip	Code		
2.5						
	Name					
	Number	Street				

State Zip Code

City

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Fill in this inf	formation to ide	ntify your case:	
Debtor 1	Gloria	Y	Mejia Garcia
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	aditional Page	s, write your name and c	ase number (if known). Answ	er every question	
1. D c	o you have an	y codebtors? (If you are fi	ling a joint case, do not list eit	her spouse as a c	odebtor.)
	No.				
	Yes				
		• •	• • • •	- '	nmunity property states and territories include
Ai	•		ada, New Mexico, Puerto Rico	, Texas, Washingt	on, and Wisconsin.)
	No. Go to li				
	」Yes. Did yo □ No	ur spouse, former spouse,	or legal equivalent live with y	ou at the time?	
	_	nwhich community state or	territory did you live?	F	ill in the name and current address of that person.
	Name of y	our spouse, former spouse or legal	equivalent		
	Number	Street			
	City		State	Zip Code	
3. In	Column 1, lis	t all of your codebtors. D	o not include your spouse as	a codebtor if you	ır spouse is filing with you. List the person
		•		-	e sure you have listed the creditor on
	-	ficial Form 106D), Schedu or Schedule G to fill out C		, or Schedule G (C	Official Form 106G). Use Schedule D,
	Caluman 4. Va				Column O. The anadition to out one court the debt
	Column 1: Yo	ur codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Fill in this information to identify your case:					
Debtor 1	Gloria	Υ	Mejia Garcia		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Cou	rt for the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS		
Case Number (If known)	•		_		

	ck if this is:
Ш	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Pharmacy Techni	cian	
	Occupation may Include student or homemaker, if it applies.	Employers name	Northwestern Mer	morial Hospital	
		Employers address	251 E. Huron St.		
			Chicago, IL 60611		,
		How long employed there?	1.5 years		
Pal	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you have more than one employer, combine	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, ca		-	\$4,044.32	\$0.00
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$4,044.32	\$0.00

 Official Form 106I
 Record # 706176
 Schedule I: Your Income
 Page 1 of 2

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Mejia Garcia

Debtor 1

Gloria First Name Middle Name Last Name Page 43 of 70

Case Number (if known) _

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$4,044.32	\$0.00	
5. L	ist all	payroll deductions:				
	5a. T	ax, Medicare, and Social Security deductions	5a. _	\$725.14	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. li	nsurance	5e.	\$372.60	\$0.00	
	5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. L	Jnion dues	5g.	\$75.83	\$0.00	
	5h. C	Other deductions. Specify: Life Insurance(D1), Accident Ins.(D1),	5h.	\$6.91	\$0.00	
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,180.49	\$0.00	
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,863.83	\$0.00	
8. Li	st all	other income regularly received:	_	_		
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.00	
	8e.	Social Security	8e. 	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
	8g.	Specify: Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.			
Э.	Auu	an other income. Add lines of a copy of the copy of the	9.	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,863.83 +	\$0.00	\$2,863.83
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7333	+ =,000.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are sify:	our dependen	o pay expenses listed in	Schedule J.	11. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re	esult is the con	nbined monthly income.		
		e that amount on the Summary of Schedules and Statistical Summary of C		•	applies	12. \$2,863.83
13.	<u>x</u>	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?			

Fill in this in	nformation to identify	your case:				
Debtor 1	Gloria	Y	Mejia Garcia	Check if this i	s:	
	First Name	Middle Name	Last Name	I =	nded filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ement showing pos as of the following o	t-petition chapter 13 date:
United States	s Bankruptcy Court for the	:NORTHERN DISTRICT (OF ILLINOIS			
Case Numbe (If known)	er			MM / DE) / YYYY	
Official F	Form 106J			1 1 '	ate filing for Debtor is a separate house	2 because Debtor 2 ehold.
	le J: Your Ex	xpenses			·	12/14
more space is question.		er sheet to this form. On t		e equally responsible for supp s, write your name and case r		
	Go to line 2. Does Debtor 2 live in a	a separate household? ust file a separate Schedu	lle J.			
Do not li Debtor 2 Do not s names.	have dependents? ist Debtor 1 and 2. state the dependents'		t this information for indent	Dependent's relationship to Debtor 1 or Debtor 2 Son	Dependent's age	Does dependent live with you? No X Yes X No Yes Yes Yes
expense yourself	es of people other thar f and your dependents	Yes				
	Estimate Your Ongoing rexpenses as of your l		less you are using this form a	as a supplement in a Chapter	13 case to report	
expenses as of the applicable Include expen	of a date after the bank date. uses paid for with non-	cruptcy is filed. If this is a	a supplemental <i>Schedule J</i> , cl ance if you know the value	neck the box at the top of the	form and fill in	Your expenses
			Income (Official Form 106l.)			Tour experises
any ren	ital or home ownership t for the ground or lot. cluded in line 4:	o expenses for your resid	lence. Include first mortgage p	ayments and	4.	\$975.00
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, c	or renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repa	air, and upkeep expenses			4c.	\$30.00
4d. Ho	omeowner's association	n or condominium dues			4d.	\$0.00

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

Gloria First Name

Document Mejia Garcia

Page 45 of 70

Debtor 1

Middle Name

Last Name

Case Number (if known) _

			Your expenses	
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$220.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$270.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$550.00
8.	Childcare and children's education costs	8.		\$350.00
9.	Clothing, laundry, and dry cleaning	9.		\$110.00
10.	Personal care products and services	10.		\$60.00
11.	Medical and dental expenses	11.		\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$150.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$75.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 46 of 70

Gloria Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$20.00 21. Other. Specify: ___Pet Care (\$15.00), Postage/Bank Fees (\$5.00), 21. \$2,860.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,863.83 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,860.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$3.83 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 706176 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	in attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under the life of the signs of the large short the control of	
correct.	the summary and schedules filed with this declaration and that they are true and
/s/ Gloria Y Mejia Garcia Signature of Debtor 1	Signature of Debtor 2
orginature of Debtor 1	digitative of Beston 2
Date _03/31/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 48 of 70

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (IT	known). Answer every question.					
Part 1:	Give Details About Your Marital Status and Where Yo	u Lived Before				
01. What	is your current marital status?					
Пма	nrried					
_	t married					
	02 During the last 3 years, have you lived anywhere other than where you live now?					
■ No	o. s. List all of the places you lived in the last 3 years. Dc	not include where vo	u live now.			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there		
	the last 8 years, did you ever live with a spouse or I					
	(isconsin.)	,,	, , , , , , , , , , , , , , , , , , ,			
■ No	o. s. Make sure you fill out Schedule H: Your Codebtors (Official Form 106U)				
	s. Make sure you fill out Schedule H. Tour Codebiols (Official Forth 100H).				
Part 2:	Explain the Sources of Your Income					

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 49 of 70

Debtor 1 Gloria Mejia Garcia Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$12,732 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$40,382 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$35,000 est. Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Doc 1

Case 16-11267 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 50 of 70 Document Gloria Mejia Garcia Case Number (if known) _ Debtor 1 First Name Middle Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 51 of 70

epto	or i	oloria	I	iviejia Garcia	Case Number (If Kr	own)	
	F	irst Name	Middle Name	Last Name			
11		90 days before you filed four		ny creditor, including a bank or finbt?	ancial institution, set off ar	y amounts from y	our accounts
	No	. Go to line 11					
	Ye	s. Fill in the information belo	OW.				
		1 year before you filed for appointed receiver, a custo		y of your property in the possessicial?	on of an assignee for the be	enefit of creditors,	a
	No.						
P	art 5:	List Certain Gifts and Con	tributions				
13		2 years before you filed fo	or bankruptcy, did y	ou give any gifts with a total value	of more than \$600 per pers	on?	
	No).					
	Ye	s. Fill in the details for each	gift.				
14	Within	2 years before you filed fo	or bankruptcy, did y	ou give any gifts or contributions v	vith a total value of more th	an \$600 to any cha	arity?
	No						
	Ye	s. Fill in the details for each	gift.				
P	art 6:	List Certain Losses					
15	Within gambl		bankruptcy or sinc	e you filed for bankruptcy, did you	lose anything because of t	heft, fire, other dis	aster, or
	No).					
	Ye	s. Fill in the details for each	gift.				
P	art 7:	List Certain Payments or	Transfers				
16	about	seeking bankruptcy or pre	paring a bankruptcy	u or anyone else acting on your be petition? , or credit counseling agencies for			ou consulted
	☐ No).					
	Ye	s. Fill in the details					
	Par	rty Contact Info		Description and value of any prop	perty transferred	Date payment or transfer	Amount of payment
	<u>_G</u>	Geraci Law L.L.C.					Payment/Value: \$1,695.00: \$665.00
	_5	5 E. Monroe Street #3400					paid prior to filing,
	<u></u>	Chicago,IL 60603					balance to be paid after case filing.
	Par	rty Contact Info		Description and value of any prop	perty transferred	Date payment	Amount of payment
		Ionanyill Cradit Counceling		Credit Counseling Services		or transfer 2016	\$25.00
		lananwill Credit Counseling 15 N. Cross St.		-		2010	\$23.00
		Robinson, IL 62454					
	_						

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 52 of 70

ptor	r 1 Gioria 1	iviejia Garcia	Case	Number (<i>if known</i>)		_
	First Name Middle Name	Last Name				
- 1	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer the No.	tors or to make payments to your cre		ifer any property to an	yone who	
	Yes. Fill in the details.					
1	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfe Do not include gifts and transfers that you	business or financial affairs? ers made as security (such as the gra	anting of a security intere			
	No.					
	Yes. Fill in the details for each gift.					
	Within 10 years before you filed for bankrubeneficiary? (These are often called asset		to a self-settled trust or s	similar device of which	ı you are a	
	Yes. Fill in the details for each gift.					
Do.	List Certain Financial Accounts, Ins	struments, Safe Deposit Boxes, and Stor	rane Units			
0 1	Within 1 year before you filed for bankrupt sold, moved, or transferred?	tcy, were any financial accounts or ir	nstruments held in your	-		
	Include checking, savings, money market, houses, pension funds, cooperatives, ass		-	i banks, credit unions,	Drokerage	
	No.					
	Yes. Fill in the details.					
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	Do you now have, or did you have within 1 cash, or other valuables? No.	1 year before you filed for bankruptcy	y, any safe deposit box o	or other depository for	securities,	
	Yes. Fill in the details.	Who else had access to it?	Describe the conte	nts	Do you still	
					have it?	
2	Have you stored property in a storage unit No. Yes. Fill in the details.	t or place other than your home withi	in 1 year before you filed	⊺for bankruptcy?		
	Test this in the details.	Who else has or had access to it?	Describe the conte	nts	Do you still have it?	
Po	Identify Property You Hold or Contro	ol for Someone Else				
3	Do you hold or control any property that s for someone.		perty you borrowed from	ı, are storing for, or ho	old in trust	
	No.					
	Yes. Fill in the details.	Where is the property?	Describe the prope	rty	Value	

Case 16-11267 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Doc 1

Document Page 53 of 70 Mejia Garcia Gloria Case Number (if known) _

Give Details About Environment	tal Information						
For the purpose of Part 10, the following definitions apply:							
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
rt all notices, releases, and proceedir	ngs that you know about, regardless of	when they occurred.					
as any governmental unit notified yo	ou that you may be liable or potentially l	iable under or in violation of an environmental	law?				
No.							
Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice				
_	init of any release of hazardous materia	17					
_	Governmental unit	Environmental law, if you know it	Date of notice				
ave you been a party in any judicial o	or administrative proceeding under any	environmental law? Include settlements and or	rders.				
No.							
Yes. Fill in the details.							
	Court or agency	Nature of the case	Status of the case				
Give Details About Your Busines	ss or Connections to Any Business						
•••		ve any of the following connections to any busi	ness?				
/ithin 4 years before you filed for ban			ness?				
/ithin 4 years before you filed for ban ☐ A sole proprietor or self-emplo ☐ A member of a limited liability of	akruptcy, did you own a business or hav	vity, either full-time or part-time	ness?				
/ithin 4 years before you filed for ban A sole proprietor or self-emplo A member of a limited liability of A partner in a partnership	nkruptcy, did you own a business or hav yed in a trade, profession, or other activ company (LLC) or limited liability partne	vity, either full-time or part-time	ness?				
/ithin 4 years before you filed for ban ☐ A sole proprietor or self-emplo ☐ A member of a limited liability o ☐ A partner in a partnership ☐ An officer, director, or managin	nkruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation	vity, either full-time or part-time	ness?				
/ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation woting or equity securities of a corporat	vity, either full-time or part-time	ness?				
/ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the value.	nkruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner or executive of a corporation woting or equity securities of a corporation to Part 12.	vity, either full-time or part-time ership (LLP)	ness?				
/ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the value.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation woting or equity securities of a corporat	vity, either full-time or part-time ership (LLP)	ness?				
/ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation voting or equity securities of a corporation to Part 12. If fill in the details below for each business askruptcy, did you give a financial statem	vity, either full-time or part-time ership (LLP)					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation voting or equity securities of a corporation to Part 12. If fill in the details below for each business askruptcy, did you give a financial statem	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the of No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban astitutions, creditors, or other parties	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner age executive of a corporation voting or equity securities of a corporation to Part 12. If fill in the details below for each business askruptcy, did you give a financial statem	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
//ithin 4 years before you filed for ban A sole proprietor or self-employ A member of a limited liability of A partner in a partnership An officer, director, or managin An owner of at least 5% of the officer. No. None of the above applies. Go Yes. Check all that apply above and //ithin 2 years before you filed for ban institutions, creditors, or other parties.	akruptcy, did you own a business or have yed in a trade, profession, or other active company (LLC) or limited liability partner and executive of a corporation woting or equity securities of a corporate to Part 12. If fill in the details below for each business akruptcy, did you give a financial statement.	vity, either full-time or part-time ership (LLP) tion					
	te means any location, facility, or proor used to own, operate, or utilize it, azardous material means anything are obstance, hazardous material, pollutart all notices, releases, and proceedings any governmental unit notified you will be any governmental unit notified you will be any governmental unit notified any governmental unit notifie	cluding statutes or regulations controlling the cleanup of these substances, te means any location, facility, or property as defined under any environment or used to own, operate, or utilize it, including disposal sites. azardous material means anything an environmental law defines as a hazard abstance, hazardous material, pollutant, contaminant, or similar term. It all notices, releases, and proceedings that you know about, regardless of las any governmental unit notified you that you may be liable or potentially law on the liable or potentially law on the liable or potentially law on the liable or potentially law of the law of the liable or potentially law of the liable or potenti	te means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize or used to own, operate, or utilize it, including disposal sites. Azardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic abstance, hazardous material, pollutant, contaminant, or similar term. It all notices, releases, and proceedings that you know about, regardless of when they occurred. It all notices, releases, and proceedings that you may be liable or potentially liable under or in violation of an environmental No. Yes. Fill in the details. Governmental unit Environmental law, if you know it ave you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it ave you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and on No. Yes. Fill in the details.				

Debtor 1

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 54 of 70

Part 12:	Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
🗶 /s/	Gloria Y Mejia Garcia	C (D.1)			
	nature of Debtor 1	Signature of Debtor 2			
Dai	te 03/31/2016 MM / DD / YYYY	DateMM / DD / YYYY			
Did you	attach additional pages to Your Statement of Financial Affa	irs for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes.	Name of person				
		Declaration, and Signature (Official Form 119).			

Fill in this in	formation to identi		Filod 02/21/16 Entor	red 03/31/16 17:49:49 5 of 70	9 Desc Main	
Debtor 1	Gloria	Υ	Mejia Garcia			
200101	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
	Bankruptcy Court for to book Bankruptcy Court for the Bankruptcy B	he: <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN		_	
DIVISION	DISTRICT OF <u>ILLERNOIS</u>	-	(State)		Check if this is an	
				_	amended filing	
Official F	orm 108					
		tion for Individuo	le Filing Under Che	ntor 7		40/4
			Is Filing Under Cha	pter <i>i</i>		12/1
=	_	r chapter 7, you must fill out t by your property, or	this form it:			
		erty and the lease has not exp	ired.			
-		-	ile your bankruptcy petition or by	the date set for the meeting of cre	editors,	
			e. You must also send copies to the	-		
If two married	people are filing too	gether in a joint case, both are	equally responsible for supplying	g correct information.		
Both debtors n	nust sign and date t	he form.				
=	_		led, attach a separate sheet to this	s form. On the top of any addition	al pages,	
	e and case number					
Part 1:	List Your Creditors V	Vho Have Secured Claims				
For any cre information	-	ed in Part 1 of Schedule D: Cr	editors Who Have Claims Secured	I by Property (Official Form 106D)	ı, fill in the	
Identify the	creditor and the pr	operty that is collateral	What do you intend to secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	;		☐ Surrender the	property	☐ No	
name:			Retain the pro	pperty and redeem it	— □ Yes	
Dogorintia	on of		Retain the pro	pperty and enter into a	☐ 1C3	
Description property	on or		Reaffirmation	Agreement.		
securing	debt:		Retain the pro	pperty and [explain]:	_	
Creditor's	·		☐ Surrender the	property	П №	
name:				operty and redeem it	☐ Yes	
Docarinti	on of		<u> </u>	pperty and enter into a	□ 162	
Description	וט ווכ					

Reaffirmation Agreement. property Retain the property and [explain]: _ securing debt: ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: __ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: _ securing debt: Page 1 of 2 Record # 706176

Debtor 1

Part 2:

Gloria

Case 16-11267

Doc 1

Filed 03/31/16 Entered 03/31/16 17:49:49

Document Page 56 of Page 10 of Page

Desc Main

First Name

List Your Unexpired Personal Property Leases

fill in the information below. Do not list real estate	ou listed in Schedule G: Executory Contracts and Unexpired Le e leases. Unexpired leases are leases that are still in effect; the roperty lease if the trustee does not assume it. 11 U.S.C. § 365(lease period has not yet
Describe your unexpired personal property le	ases	Will the lease be assumed?
Lessor's name:		□ No
Eddor o Hame.		Yes
Description of leased property:		
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		No
Description of leased property:		□Yes
Lessor's name:		□No
Description of leased property:		Yes
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indic personal property that is subject to an unexpired le	ated my intention about any property of my estate that secures ease.	a debt and any
/s/ Gloria Y Mejia Garcia Signature of Debtor 1	Signature of Debtor 2	_
Date Dated: 03/31/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Case 16-11267 Page 57 of 70 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re		
Gloria Y Mejia Garcia / Debtor	Case No	D:
	Chapter	: Chapter 7
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR D	EBTOR
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing of rendered or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be p	paid to me, for services
For legal services, I have agreed to accept	\$1,695.00	
Prior to the filing of this statement I have received	\$665.00	
Balance Due	\$1,030.00	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
The source of compensation to be paid to me is:		
Debtor(s) Other: (specify		
I have not agreed to share the above-disclosed comporting the law firm.	npensation with any other person unless they	are members and associates
I have agreed to share the above-disclosed compen		
In return for the above-disclosed fee, I have agreed to re case, including:	ender legal service for all aspects of the bank	ruptcy
 Analysis of the debtor's financial situation, and rer bankruptcy; 	ndering advice to the debtor in determining v	whether to file a petition in
b. Preparation and filing of any petition, schedules, st	atements of affairs and plan which may be r	equired;
c. Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjo	ourned hearings thereof;
By agreement with the debtor(s), the above-disclosed fe	e does not include the following service:	
Fee does NOT include missed meeting or court	<u> </u>	ary complaints or conversions to another
chapter, judicial lien avoidances, dischargeability actions, other		-
	CERTIFICATION	
I certify that the foregoing is a complete	e statement of any agreement or arrangemen	t for
payment to me for representation of the debtor(s) in thi	s bankruptev proceedings.	
Date: 03/31/2016	/s/ Lizette Villegas	
Date	Signature of Attorney	
	Geraci Law L.L.C.	
	Name of law firm	

Page 1 of 1 706176 Record #

Canado 1 11-12-20 27-1-1-1-1-20 Canado 1 11-1-1-1-20 Canado 1 11-1-1-20 Canado 1 11-1-1-20 Canado 1 11-1-20 Canado 1 11-1-20

Date: 3/23/2016

Record #: 706-176



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: Gloria Mejia Garcja(Debtor) (Joint Debtor) Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 59 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gloria Y Mejia Garcia / Debtor Bankruptcy Docket #:

Judge:

١	/FRIF	CATION	OF CRE	DITOR	MATRIX
- 1		ICATION	OI GNL	DIION	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/31/2016 /s/ Gloria Y Mejia Garcia

Gloria Y Mejia Garcia

X Date & Sign

Record # 706176 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 706176 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Gloria Y Mejia Garcia / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/31/2016	/s/ Gloria Y Mejia Garcia		
	Gloria Y Mejia Garcia	_	
Dated: 03/31/2016	/s/ Lizette Villegas		
	Attorney: Lizette Villegas	_	

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 62 of 70

Gloria Debtor 1 Mejia Garcia Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." vou have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. ☐Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? How many creditors do 1-49 1,000-5,000 25,001-50,000 you estimate that you **50-99** 5,001-10,000 50,001-100,000 owe? **100-199 10,001-25,000** ☐ More than 100,000 200-999 19. How much do you \$0-\$50,000 ■ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ■ \$500,001-\$1 million \$100,000,001-\$500 million ☐More than \$50 billion 20. How much do you \$0-\$50,000 □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571 Signature of Deptor 1 Signature of Debtor 2 Executed on Executed on

MM / DD / YYYY

MM / DD / YYYY

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 63 of 70

Debtor 1	Gloria	Y	Mejia Garcia	Case Number (i	if known)	
	First Name	Middle Name	Last Name	Case Number (I	i known)	
For your attorney, if you are represented by one if you are not represented by an attorney, you do not need to file this page.		each chapter for whith the information in the signature of Att Lizette Printed name Geraci L Firm name 55 E. Mc	Villegas aw L.L.C.	States Code, and have exp y that I have delivered to the applies, certify that I have	plained the relief available to	under
		Chicago City Contact Phone	312-332-1800	IL State Email addre	60603 ZIP Code essndil@geracilaw.	.com
		Bar number		State	<u> </u>	

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 64 of 70

Fill in this in	formation to ic	dentify your case:		
Debtor 1	Gloria First Name	Y Middle Name	Mejia Garcia	
Debtor 2			Cash reality	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Courf	t for the : <u>NORTHERN</u> District of		
Case Number			(State)	
(if known)		· · · · · · · · · · · · · · · · · · ·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		•
Did you pay or agree to pay someone who is NOT an attorn	ey to help you fill out bankrupt	cy forms?
■ No		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the sumn correct.	nary and schedules filed with th	his declaration and that they are true and
Signature of Debter 1	Signature of Debtor 2	·
Date 3 /3 /2016 MM / DD / YYYY	Date	
	WWW. 7 55 7 111	

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 65 of 70

 Debtor 1
 Gloria
 Y
 Mejia Garcia
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Part 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and a answers are true and correct. I understand that making a false state in connection with a bankruptcy case can result in fines up to \$250, 18 U.S.C. §§ 152, 1341, 1519, and 3571.	ment, concealing property, or obtaining money or property by fraud 000, or imprisonment for up to 20 years, or both.				
Cognisione of Debitor 1	Signature of Debtor 2				
Date 23/3/2016 MM / DD / YYYY	DateMM / DD / YYYY				
Did was affect of the					
Did you attach additional pages to Your Statement of Financial Affa.	irs for Individuals Filing for Bankruptcy (Official Form 107)?				
No No					
 ☐ Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
_	. , ,				
■ No					
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,				
	Declaration, and Signature (Official Form 119).				

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Page 66 of 70 Case Number (if known) Decument Gloria Debtor 1 First Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: □ No ☐ Yes Description of leased property: Lessor's name: □ No ☐ Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property:

Part 3:

Sign Below

Under penalty of perjury, Leeclare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease:

Signature of Debtor 1

X

Signature of Debtor 2

Date Dated: 02/3/120/4

Date MM / DD / YYYY

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main

DISCLAIMER Debtors Have readfand agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the cas is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION S ACCURATEM

s filed in Court AND WE HAVE TO READ, CHECK	K, & MAKE SURE OUR PETITION IS ACCURATE(1)	or bankruptcy laws before the case
Dated: <u>()515</u> /2016		X Date & Sign
	Gloria Y Mejia Garcia	
•		

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 68 of 70

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gloria Y Mejia Garcia / Debtor

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 03 / 3 /2016

Cloria Y Mejia Garcia

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-11267 Doc 1 Filed 03/31/16 Entered 03/31/16 17:49:49 Desc Main Document Page 69 of 70

Debtor 1	Gloria	Y	Mejia Garcia	ı	Case Number (if known)		
	First Name	Middle Name	Last Name	<u> </u>	Case Number (II knowii) _		
					Column A Debtor 1	Column B Debtor 2 or non-filling spouse	
8. Uner	nployment compen	sation			\$0.00	\$0.00	
Do no unde	ot enter the amount or the Social Security	if you contend that the amoun Act. Instead, list it here:	t received was a benefi	t		40.00	
					•		
1013	our spouse						
9. Pens bens	sion or retirement in efit under the Social	n come. Do not include any am Security Açt.	ount received that was	а	\$0.00	\$0.00	
as a	victim of a war crime	ources not listed above. Spe fits received under the Social e, a crime against humanity, o st other sources on a separate	Security Act or payment	ts received			
10a.		- H			\$0.00	\$ 0.00	
10b		. 100			\$ 0.00	\$0.00	
10c. 7	Fotal amounts from s	separate pages, if any.			\$0.00	\$0.00	
11. Calc	ulate your total curr	rent monthly income. Add line	s 2 through 10 for eacl	h	\$4,044.95 +		
colun	nn. Then add the tot	tal for Column A to the total for	Column B.		34,044.93 +	\$0.00] = [\$4,044.95
Part 2:		ether the Means Test Applies t					
	Jate your current m	nonthly income for the year.	Follow these steps:				
12a.		ment monthly income from line	11	······································	Copy line 11 here	, 12a.	\$4,044.95
		number of months in a year).					x 12
12b.	The result is your a	annual income for this part of the	ne form.			12b.	\$48,539.40
3. Calcu	ılate the median fan	mily income that applies to ye	ou. Follow these steps:			**********	······································
Fill in	the state in which yo	ou live.		IL			
Fill in	the number of peop	le in your household.		2			
10 111	id a list of applicable	ncome for your state and size of median income amounts, go This list may also be available	online using the link end	orified in the concre	ate	13.	\$63,820.00
4. How (do the lines compar	re?					
14a.	x ine 12b is less the Go to Part 3.	nan or equal to line 13. On the	top of page 1, check be	ox 1, There is no pi	resumption of abuse.		
14b. [ine 12b is more t Go to Part 3 and f	than line 13. On the top of pag fill out Form 122A-2.	e 1, check box 2, The	presumption of abu	se is determined by Form 122	A-2 .	
Part 3:	Sign Below						
	By signing here, I de	eclare under penalty of perjup	That the information on	this statement and	in any attachments is true and	I correct.	
		N==- V 10					
		Gloria Y Mejia Garcia					
	Date::	1 <u>31</u> 12016					
	If you checked line 1	14a, do NOT fill out or file Forr	n 122A-2.				•
	If you checked line 1	14b, fill out Form 122A-2 and f	ile it with this form.				

Form B 201A, Notice to Consumer Debtor(s)

In re Gloria Y Mejia Garcia / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05 / 3 / /2016

Gloria Y Mejia Garcia

X Date & Sign

Page 2 of 2

Dated: 05/31/2016

Form B 201A, Notice to Consumer Debtor(s)